

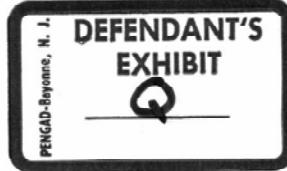
Created By: PAUSMI 01-07-2004 16:38 Clm#: 521474522015

Insured: WALTER BECK CORPORATION

Re: Underwriting

I spoke with the U.W. who indicated they felt there was a fire suppression system. There is no loss controle report in file, but there are requests. There is reference to Falcon co. They do field loss controle as independent. There is no report that they can find.

If U.W. knew of the lack of fire suppression system they would have canceled. Lots of notes business up for sale, almost sold, etc. So they never got requested info from the agent.



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ELECTRONIC FILE  
03=DOCUMENT DETAIL

AMERICAN STATES INS  
02 25 05

Item: 02CC771900  
File Date: 05 25 04  
Filed By: JOCARN CARNEY, JOHN W

System: COMLINE  
DocType: EMAIL

Reference: Large Loss Report - Walter Beck Corp -CONT 02  
contract for servicing the hood/duct equipment. Loss control surveys were  
requested on 6/18/97 and again on 4/4/02. There was no indication on e-doc or in  
file that these surveys were ever done or copies received by underwriter. On  
3/26/03 a request was sent to the agent to complete a Restaurant Supplement and  
obtain a copy of the insured's latest balance sheet or income  
statement. Agent called and indicated the restaurant was closed as the insured was  
on vacation in Florida any information would be obtained when insured  
returned. Agent also indicated that the insured was in the process of selling

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the restaurant.No follow-up was made to get this information.Previous  
Restaurant Supplements were not kept in the paper file.It also appears that no  
follow-ups were made to determine receipt or status of previous loss control  
survey requests.Paul Smith SIU indicated in our 2/11/04 telephone conversation  
that the insured removed the fire suppression system from the kitchen in 1997  
or 1998 and never replaced it.I told Paul Smith that if we were aware of this  
situation we would have sent ouy notice of cancellation.In reviewing our file I  
can't find any correspondence from either the insured or the agent of this

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